"You're always telling us to find creative ways to make money," Katie was trying to convince her father. "So? Will you take my offer or not?"

"I'll discuss it with your mother and let you know," he said.

Katie was too young to baby-sit, but she wanted to earn a little extra money. She had come up with the idea of becoming a grocery shopping helper. As a helper, she would go with her father on weekly visits to the grocery store. Her duties would include writing the grocery list, collecting the coupons, unloading the car, and putting the groceries away. Her parents were always saying they should clip coupons to save some money, and her dad complained about the weekly hassle of grocery shopping. Certainly they would accept her offer.

Her parents finally agreed. They would pay her the amount she saved them each week in coupons plus five dollars. They included in the agreement that Katie must maintain her grades and finish her other weekly chores. Happy, Katie began to plan her strategy.

First, she bought a "coupon keeper," a pocket file with categories of food listed on dividers. Then she began to collect coupons and store them in the file. Katie cut from the coupon booklets in the Sunday newspaper. Finally, she convinced her father to shop on Wednesday, "double coupon day" at their grocery store. The store paid double the value of any coupon less than fifty cents.

After seeing Katie's success, two of her friends began the same plan with their families. The three of them swapped coupons. Katie was soon earning over ten dollars a week. Her parents were pleased with the results, but her sister wished she had thought of the idea sooner. She was only making a couple of dollars a week baby-sitting.

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